

EXHIBIT D

CITIZENS MORTGAGE LOAN
PAYOFF QUOTE

Leslie Klein
Erika Klein
322 N June St
Los Angeles, CA 90004

July 10, 2023

Phone No: (000)000-0000
Fax No: 8779070150

Re: Property Address: 3752 Ocean Dr
Oxnard CA 93035

Loan Number: 8900221428
Loan Type: CONV W/O PMI Investor No: 037

Thanks for contacting Citizens for a payoff quote on the Home Equity
Line of Credit (HELOC) referenced above.

THE AMOUNT TO PAY THE LOAN IN FULL AS OF 07-14-23, IS

\$ 20,009.49

Here's a breakdown of your loan payoff amount:

Principal Balance	17,930.97
Interest at 9.00000% from February 25, 2023	780.52
Total Interest Due	780.52
Recoverable Advances	1,100.00
Recording Fee	198.00

TOTAL PAYOFF AMOUNT \$ 20,009.49

Please check one of the following selections and sign where indicated
below:

_____ By signing below, I/We request that this account be permanently
closed to further advances and a discharge of mortgage be issued.

ADDITIONAL PAYOFF DETAILS

- * This pay off is good through July 14, 2023.
- * Interest accrues daily, so an additional \$ 4.79 per is required if your payoff funds are received after July 14, 2023

Note: Payoff funds received after 2 p.m. ET. will be effective as of the next business day and any additional interest required should be included.

XP181/J2R/02-23

- * This payoff quote will change if any transaction occurs after July 10, 2023, such as the following:
 - A payment is applied or reversed
 - A disbursement for real estate taxes and/or insurance is made
- NOTE: If you're aware of an upcoming payment affecting your loan, be sure to request a payoff closer to your payoff date.
- * If your payoff or payment is returned, the payoff won't be processed and you'll be responsible for making your regularly scheduled payment.
- * Here's how to send your payoff funds.

WIRING INSTRUCTIONS	OVERNIGHT OR REGULAR MAIL
Citizens Bank N.A.	Citizens
ABA No/Routing Number: 241070417	Attention: Payoff Department
Account Number: 0400146535	VAM420
Attention: Loan Accounting	10561 Telegraph Road
Credit: Citizens Bank N.A.	Glen Allen, VA 23059
10561 Telegraph Rd	
Glen Allen, VA 23059	Note: IF you're mailing funds,
Further Credit of:	please send a cashier's check
Leslie Klein	or certified funds.
Erika Klein	
Loan No: 8900221428	

IMPORTANT: Due to increased wire fraud, title companies/settlement agents are strongly encouraged to contact the Citizens Mortgage Customer Service Team to verify wire instructions.

LOAN PAYOFF QUOTE DISCLOSURE NOTICE

Loan No: 8900221428

Borrower(s): Leslie Klein
Erika Klein

AUTOMATIC LOAN PAYMENT PROGRAM

If your payments are sent electronically through our Automatic Draft Payment Program, they'll continue until the loan is paid in full. This payoff quote assumes any recent payments have cleared and have been credited to your account.

PAYMENTS: DO NOT STOP A MONTHLY PAYMENT OR DRAFT.

This payoff quote assumes any recent payments have cleared and have been credited to your account.

ESCROW - TAXES AND INSURANCE

We'll continue to pay your taxes and/or insurance until the loan is paid in full unless you or your representative request otherwise. Once your loan is paid in full, we'll no longer pay your taxes or insurance. Be sure to notify your current homeowner's insurance provider and/or taxing authority and request all bills be sent to you so you can pay them going forward.

If you have lender-placed insurance, it will be canceled.

NOTE: If your loan payoff is short, we'll use any available escrow funds to cover the difference.

EXCESSIVE FUNDS

Any excessive funds received will be returned to you within 30 days.

FINAL NOTE AND MORTGAGE DOCUMENTATION

After the county records the mortgage release, you'll receive the Note and Security Instrument. Keep in mind, they may be mailed separately.

NEW MAILING ADDRESS

If you have a new mailing address, please add it below and fax to 888.999.1834, mail to Citizens, 10561 Telegraph Road, Glen Allen VA 23059 or give us a call so we can update our records.

New Mailing Address: _____

QUESTIONS

If you have questions, call us at 800.234.6002, Monday through Friday from 8 a.m. to 8 p.m. ET. If you have a hearing or speech impairment



Fax

To:

From: "Garcia, Jose" <Jose.Garcia@citizensbank.com>

Date: 07/17/23

Phone:

Company:

Fax:

Fax: 3105506130

Total Pages: 5

Phone:

Subject: payoff

payoff

Hello,

This is the payoff quote faxed to 877-907-0150 on 7/10/2023 per BK team's request

Jose Garcia
Fulfillment Manager
5221 N O'Connor Blvd Ste 900
Irving, TX 75039
Fax 888-999-1834

This message is confidential and subject to terms at:
<https://www.citizensbank.com/account-safeguards/overview.aspx>. If you are not the intended recipient, please delete this message and notify the sender immediately. Any unauthorized use is strictly prohibited.